Certificate Number: 17082-PAW-DE-039830947

Bankruptcy Case Number: 19-21546



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 2, 2025</u>, at 5:29 o'clock <u>PM MST</u>, <u>STEVEN E KEFFER</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 2, 2025 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director